

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Case No.:

ZINA L. LEWIS,

Judge: Papalia

Debtor(s)

Chapter 13 Plan and Motions

Original Modified/Notice Required Date: 10/19/2021
 Motions Included Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ JMM Initial Debtor: /s/ ZL Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on 11/1/2021 for approximately 8 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description: 19 Whittier Street, East Orange, NJ 07018

Proposed date for completion: 9 month trial modification

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1000.00 plus any
DOMESTIC SUPPORT OBLIGATION		additional amounts awarded by Court.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bayview Loan Servicing, LLC (POC #10)	19 Whittier Street, East Orange, NJ 07018	\$95,936.20 (POC #10)	-	\$95,936.20 (POC #10)	\$2,373.33 Trial Amount

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance (POC #1)	2008 Honda Odyssey	Unknown	Surrendered in full satisfaction of any and all claims.

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
- Not less than _____ percent
- Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon confirmation
 Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative / Legal Fees and Costs

3) Secured Claims

4) Priority Unsecured Claims

5) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

The Plan is being modified to extend same to allow the Debtor to finish the trial loan modification and obtain approval of the final modification.

Explain below **how** the plan is being modified:

The Plan is modified to reflect a 9 month trial modification to treat mortgage arrears.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/19/2021

/s/ Zina Lewis
Debtor

Date: _____

Joint Debtor

Date: 10/19/2021

/s/ Jessica M. Minneci
Attorney for Debtor(s)

In re:
Zina L. Lewis
Debtor

Case No. 18-25115-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Oct 20, 2021

User: admin
Form ID: pdf901

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2021:

Recip ID	Recipient Name and Address
db	+ Zina L. Lewis, 19 Whittier Street, East Orange, NJ 07018-1916
cr	+ SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
517713384	Aaron Sales & Lease Ownerships, 400 Galleria Pkwy., SE Ste 300, Atlanta GA 30339-3182
517763769	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517713389	+ Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517713390	CitiMortgage, C/O Powers Kirn, L.L.C, 728 Marne Hwy Suite 200, Suite 803, Moorestown, NJ 08057-3128
517670829	+ CitiMortgage, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517713391	+ Comcast, One Comcast Center, Philadelphia, PA 19103, Credit Acceptance, PO Box 5070 Southfield, MI 48086-5070
517713395	+ EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
517713396	EOS CCA, PO Box 981008, Boston, MA 02298-1008
517713397	+ EZPass NJ, 375 McCarter Highway (Route 21), Newark, NJ 07114-2562
517713394	East Orange Water Commission, PO Box 829793, Philadelphia, PA 19182-9793
517713398	+ First Premier Bank, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
517713399	+ Geico Indemnity Company, One GEICO Plaza, Washington, DC 20076-0005
517713400	HESAA, PO Box 548, Newark, NJ 07101-0548
517713401	+ HSBC Bank USA, N.A., P.O. Box 2013, Buffalo, NY 14240-2013
517713406	++ NJ EZPASS, ATTN NJ EZPASS/ MARISOL ALVARADO, 375 MCCARTER HIGHWAY, SUITE 200, NEWARK NJ 07114-2562 address filed with court; NJ E-ZPass, PO Box 4971, Trenton, NJ 08650
517713407	NYC Department of Finance, Parking Violations, Church Street Station, PO Box 3600, New York, NY 10008-3600
517713408	+ PA Turnpike TOLL BY PLATE, 300 East Park Drive, Harrisburg, PA 17111-2729
517713409	PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153
517713385	PO Box 4310, Carol Stream, IL 60197-4310
517713412	PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
517713410	Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
517713411	Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
517764942	+ Sansone Route 1 Nissan, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609
517713415	+ St. Joseph's Regional Med Ctr, P.O. Box 32025, New York, NY 10087-2025
517937403	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517713416	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
517713419	Tolls by Mail Payment Processing Center, PO Box 15183, Albany, NY 12212-5183
517713421	+ Tunnels, Bridges and Terminals, The Port Authority of NY & NJ, 4 World Trade Center, 150 Greenwich Street, 22nd Floor, New York, NY 10007-2355
517713422	US ASSET MANAGEMENT INC, PO Box 981002, Boston, MA 02298-1002
517713425	Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2021 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 20 2021 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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517713386	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 20 2021 20:21:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
517804460	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 20 2021 20:21:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1873
517713388	Email/Text: bankruptcy_notifications@ccsusa.com	Oct 20 2021 20:22:00	CCS, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
517713387	+ Email/Text: bankruptcy@cavps.com	Oct 20 2021 20:22:00	Cavalry Portfolio Services, LLP, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
517678691	+ Email/Text: bankruptcy@cavps.com	Oct 20 2021 20:22:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517670830	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2021 20:36:13	CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243
518998046	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 20 2021 20:21:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518998045	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 20 2021 20:21:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
517672281	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 20 2021 20:21:00	Credit Acceptance, 25505 W. Twelve Mile #3000, Southfield, MI 48034-8331
517713392	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2021 20:35:49	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
517792072	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 20 2021 20:35:53	Directv, LLC, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517713393	Email/Text: bankruptcynotices@dcicollect.com	Oct 20 2021 20:22:00	Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
517713402	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 20 2021 20:21:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517713403	+ Email/Text: PBNCNotifications@perituservices.com	Oct 20 2021 20:21:00	Kohls/CapOne, PO Box 3115, Milwaukee, WI 53201-3115
517713404	+ Email/Text: bankruptcypdt@mcmcg.com	Oct 20 2021 20:22:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709
517713406	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Oct 20 2021 20:21:00	NJ E-ZPass, PO Box 4971, Trenton, NJ 08650
517713405	+ Email/Text: electronicbkydocs@nelnet.net	Oct 20 2021 20:22:00	NelNet/Education Financial, 3015 S Parker Rd, Ste 400, Aurora, CO 80014-2904
517861074	+ Email/Text: bankruptcy@pseg.com	Oct 20 2021 20:21:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517752225	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 20 2021 20:22:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517713413	+ Email/Text: Supportservices@receivablesperformance.com	Oct 20 2021 20:22:00	Receivables Performance, 20816 44th Ave W, Lynnwood, WA 98036-7744
517713414	Email/Text: bankruptcy@sw-credit.com	Oct 20 2021 20:22:00	Southwest Credit, 4120 Internation Pkwy, Suite 1100, Carrollton, TX 75007-1958
517713417	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Oct 20 2021 20:36:08	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410
517694463	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 20 2021 20:36:13	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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517713418	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 20 2021 20:21:00	TBOM/ATLS/FORTIVA, PO Box 105555, Atlanta, GA 30348-5555
517713420	Email/Text: bankruptcydepartment@tsico.com	Oct 20 2021 20:22:00	Transworld Systems Inc., PO Box 15110, Wilmington, DE 19850-5110
517803901	+ Email/Text: BKRMailOps@weltman.com	Oct 20 2021 20:22:00	U.S. Asset Management, c/o Weltman, Weinberg, and Reis Co., L.P.A., PO Box 93784, Cleveland, OH 44101-5784
519192507	+ Email/Text: bknotices@snsc.com	Oct 20 2021 20:22:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust N.A., as Trustee of the, c/o SN Servicing Corporation 95501-0305
519192506	+ Email/Text: bknotices@snsc.com	Oct 20 2021 20:22:00	U.S. Bank Trust N.A., as Trustee of the Igloo, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
517799790	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 20 2021 20:36:13	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517713424	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 20 2021 20:21:00	Verizon, P.O. Box 4833, Trenton, NJ 08650-4833
517713423	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 20 2021 20:21:00	Verizon, PO Box 15124, Albany, NY 12212-5124

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Angela Nascondiglio Stein	on behalf of Debtor Zina L. Lewis nascondiglio@middlebrookssapiro.com
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jessica M. Minneci	on behalf of Debtor Zina L. Lewis jminneci@middlebrookssapiro.com
Jonathan C. Schwalb	

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on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee for the Igloo Series IV Trust bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Bayview Loan Servicing LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Lauren Moyer

on behalf of Creditor Bayview Loan Servicing LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor COMMUNITY LOAN SERVICING LLC nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Debtor Zina L. Lewis middlebrooks@middlebrookssapiro.com melindamiddlebrooks@gmail.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III

on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirk.com

TOTAL: 15